

Information to identify the case:

Debtor 1	Christopher M. Brumbaugh	Social Security number or ITIN	xxx-xx-1256
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Amanda K. Brumbaugh	Social Security number or ITIN	xxx-xx-2726
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-70227-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher M. Brumbaugh

Amanda K. Brumbaugh
aka Amanda Fulmar7/17/19**By the court:** Jeffery A. Deller
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Christopher M. Brumbaugh
Amanda K. Brumbaugh
DebtorsCase No. 14-70227-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 40

Date Rcvd: Jul 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2019.

db/jdb
intp
13830877 +Christopher M. Brumbaugh, Amanda K. Brumbaugh, 221 W. 5th Avenue, Everett, PA 15537-9609
13830880 +Southern Fulton School District, Attn: Payroll Department, 3072 Great Cove Road, Suite 100,
13880879 Warfordfsburg, PA 17267-8530
13873971 +AES/PHEAA, 1200 N 7th St, Harrisburg, PA 17102-1419
14257410 +Chase, PO Box 24696, Columbus, OH 43224-0696
13830888 ECMC, PO BOX 16408, ST. PAUL, MN, 55116-0408
13830889 JP Morgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219-6009
13830891 JP Morgan Chase Bank, N.A., Chase Records Center, Attn: Corresponden,
13860721 Mail Code LA4-555 700 Kansas Lane, Monroe, LA 71203
13830893 +KML Law Group, Suite 5000 - BNY Independence Center, 701 Market Street,
13851210 Philadelphia, PA 19106-1538
13830895 +M & T Bank PHEAA Trust, PO Box 9054, Pleasanton, CA 94566-9054
13830898 +Miracle Life Science, PO Box 844117, Dallas, TX 75284-4117
13830899 National Rehab Park, PO Box 1135, Buena Vista, PA 15018
13936901 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
13830900 +Penelec, PO Box 16001, Reading, PA 19612-6001
14229519 +Penelec, A FirstEnergy Company, c/o FirstEnergy Corp, 331 Newman Springs Road, Building 3,
Red Bank, NJ 07701-5688
13830895 +Radioshack/Citi Bank N.A., PO Box 6497, Sioux Falls, SD 57117-6497
13830898 +TD RCS/Littman Jewelers, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
13830899 +Tek-Collect Inc, 871 Park St, Columbus, OH 43215-1441
13936901 The Bureau, Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
13830900 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
14229519 +West Providence Township Municipal Authority, c/o Leventry, Haschak & Rodkey, LLC,
1397 Eisenhower Blvd., Richland Sq. III, Suite 202, Johnstown, PA 15904-3267

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2019 03:22:12 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
13866747 +E-mail/Text: bncmail@w-legal.com Jul 18 2019 03:22:51 ALTAIR OH XIII, LLC,
13843703 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
EDI: AIS.COM Jul 18 2019 06:53:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13875620 EDI: RECOVERYCORP.COM Jul 18 2019 06:53:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13830879 EDI: CAPITALONE.COM Jul 18 2019 06:53:00 Capital One, PO Box 85520, Richmond, VA 23285
13830881 +EDI: WFNNB.COM Jul 18 2019 06:53:00 Comenity Bank/Fashion Bug, PO Box 182272,
Columbus, OH 43218-2272
13880879 EDI: ECMC.COM Jul 18 2019 06:53:00 ECMC, PO BOX 16408, ST. PAUL, MN, 55116-0408
13830882 EDI: RMSC.COM Jul 18 2019 06:53:00 GECRB/JC Penney, PO Box 984100, El Paso, TX 79998
13830883 +EDI: RMSC.COM Jul 18 2019 06:53:00 GECRB/Lowes, PO Box 965005, Orlando, FL 32896-5005
13830884 +EDI: RMSC.COM Jul 18 2019 06:53:00 GECRB/Paypal Smart Con, PO Box 965005,
Orlando, FL 32896-5005
13830885 +EDI: RMSC.COM Jul 18 2019 06:53:00 GECRB/Sams Club, PO Box 965005,
Orlando, FL 32896-5005
13830886 +EDI: RMSC.COM Jul 18 2019 06:53:00 GECRB/Walmart DC, PO Box 965024,
Orlando, FL 32896-5024
13830887 EDI: HFC.COM Jul 18 2019 06:53:00 HSBC Retail Services, PO Box 5244,
Carol Stream, IL 60197-5244
13830890 +EDI: MID8.COM Jul 18 2019 06:53:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
13830894 EDI: PRA.COM Jul 18 2019 06:53:00 Portfolio Recovery Assoc., 120 Corporate Blvd Ste 1,
Norfolk, VA 23502
13879529 EDI: PRA.COM Jul 18 2019 06:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13830896 +EDI: NAVIENTFKASMSERV.COM Jul 18 2019 06:53:00 Sallie Mae, 11100 Usa Pkwy,
Fishers, IN 46037-9203
13849603 +E-mail/Text: bncmail@w-legal.com Jul 18 2019 03:22:51 TD BANK USA, N.A.,
13830897 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
+EDI: WTRRN BANK.COM Jul 18 2019 06:53:00 TD Bank USA/Target Credit, PO Box 673,
Minneapolis, MN 55440-0673
13830901 +EDI: WTRRN BANK.COM Jul 18 2019 06:53:00 TNB - Target, PO Box 673,
Minneapolis, MN 55440-0673
13830902 +E-mail/Text: BankruptcyNotice@upmc.edu Jul 18 2019 03:23:13 UPMC Bedford Memorial,
Quantum I Building/Third Floor, Distribution Room #386, 2 Hot Metal Street,
Pittsburgh, PA 15203-2348

TOTAL: 21

District/off: 0315-7

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 40

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, N.A.
cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
13830878 ##+Alpha Recovery Group, 5660 Greenwood Plaza Blvd, Suite 101, Englewood, CO 80111-2417
TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Jeffrey A. Muriceak on behalf of Joint Debtor Amanda K. Brumbaugh jmuriceak@eveyblack.com,
choover@eveyblack.com
Jeffrey A. Muriceak on behalf of Debtor Christopher M. Brumbaugh jmuriceak@eveyblack.com,
choover@eveyblack.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6